

Capital Alliance Group and the Small Business Credit Gap

There are several websites out in cyberspace that relate significantly to [Capital Alliance Group in Santa Ana, CA](#) (Orange County) and what they are doing for small businesses in the US, and these resources are definitely important enough that one should certainly be aware of them. As you may already be aware, [Capital Alliance Group is an alternative small business lender](#) and part of the very important movement to fill the credit void that was left when [banks stopped lending to small businesses](#). Popularly regarded as a particular consequence of the [Great Recession](#), banks were actually in the process of reducing the amount of lending to small businesses long before the economic downturn that took hold during the financial crisis of 2007-2008 due to the cost of underwriting smaller loans and the long, slow consolidation of banking assets among increasingly fewer banking institutions, ongoing since the 1980s.

America thrives on small business, and it makes sense. When one refers to ‘The American Dream’, an ideal that is central to the core of what it means to live in the United States, certain connotations are assured to emerge—suggestions of the freedom afforded in this country and with it, the opportunities to achieve prosperity and success. A more pragmatic breakdown of these ideals indicates that it is specifically the freedom from barriers—barriers against any person with the desire and the means—to start a business venture. This particular freedom allowed to us here can reliably be considered one of the most fundamental aspects of this country, one that would conceivably allow anyone, through hard work, to achieve the end result of prosperity and success. And this prosperity and success ends up trickling down beyond the owners of the small businesses. As small businesses grow and require more labor to make it so, unemployment in this country wanes. As employment swells, the wages that labor receives, when managed accordingly, provides each individual the means with which to start their own small business—if they are of the desire to do so. Prosperity therefore, breeds prosperity.

The proof for the above being an entirely true phenomenon of this country lies in the numbers; since 1995 small businesses have created around two out of every three of the net new jobs in the United States. Small businesses employ half of the nation’s private sector workforce. And when the Great Recession hit, small businesses were hit the hardest. Between 2007 and 2012, 60% of the total net job losses were from small businesses. Due to the Great Recession being caused primarily by a severe financial crisis, small businesses were feeling the pain more than any other larger business. This is because small businesses have long been beholden to bank capital as a necessary function with which to fund their growth. Historically, this has simply been the nature of the beast, so to speak. Large companies can finance debt through public issuance of bonds or equity, while small businesses have never had that kind of ability. Couple this with the fact that smaller firms are typically saddled with the scourge of the inconsistency of business profits, making retained earnings an unreliable source of capital

with which to grow a small business. And while banks claim to be lending to small businesses, surveys of small business owners frequently indicate that they are not lending to any widespread degree.

Who's telling the truth? Well considering bank balance sheets contain 20% less small business loans since the financial crisis, while also containing 4% more loans to larger business, this certainly is a strong indicator. Banks simply don't seem to *want* to make loans to small businesses. The profits are too low, the cost of underwriting is too high, and they are choked with increased regulatory oversight. And this is in addition to the fact that many lenders are simply still very much risk averse to lending in general. Also important to note is the fact that many of the smaller community banks that were the most likely to lend to a small business and base their underwriting on softer criteria such as a long term business relationship have failed, and/ or have been acquired by larger lenders—with very few new small community lenders being established since that time.

One of the biggest indicators that small businesses are not being serviced to any great degree by traditional bank institutions is the fact that the alternative lending market is enjoying widespread acceptance and being welcomed with open arms and major sighs of relief by cash-strapped small businesses all over the country. While these working capital loans from lenders like Capital Alliance tend to be a little more expensive than what businesses are used to from traditional banks, the fact that they are yet still flocking to these lenders in droves to meet their needs for funding speaks absolute volumes as to the availability of bank credit, or lack thereof. This credit market would not be able to survive if funding were available through banks. The only problem plaguing small business owners now is their lack of knowledge that this funding option even exists.

If you've done any research into Capital Alliance Group at all, then you may already know that they have been unjustly criticized for using some controversial marketing materials that are ultimately designed simply to effectively get their message in front of the eyes of the small business owners that are notoriously difficult to reach. The [Capital Alliance Group check](#) seems to rub some people the wrong way due to the realistic authenticity of the enclosed [check sent by Sarah Kennedy](#). The fact is that the check really shouldn't bother anyone at all, least of all small business owners that are very eager to acquire working capital. And the reality of the situation is that the majority of small business recipients are not troubled at all by these marketing materials, because they recognize the opportunity to get the business funding that they desire. The only ones that really get upset by this realistic looking check are the ones that are not observant enough to recognize that it is not a real check, even as the check clearly indicates that it is for "promotional purposes only" and does not contain any of the all-important routing and account numbers that any and all banks absolutely require in order to cash a check. Then there are a few that are dismayed by the fact that despite their willingness to apply for business credit, and the ease at which Capital Alliance Group can approve a small business for loans, they're still not eligible for whatever reason. Some of them get denied for trying to fraudulently obtain a business loan, and then they get upset when their ruse is discovered! And another small percentage of complainants are those that no longer operate businesses and of which the data for them being included in the marketing is out of date. Maybe receiving marketing for a business that they no longer operate is a sore subject, possibly due to the fact that it failed. Perhaps, if they had found out about a company such as Capital Alliance earlier, their business would have succeeded instead. At any rate, for Capital Alliance Group,

transparency is right there at the top among all of the important pillars of corporate responsibility that they espouse. This archive is in keeping with that fact, making information about Capital Alliance Group explicit and clear.

This webpage serves as a curated repository of Capital Alliance Group resources; to have in one place all the internet assets that would be of an interest to casual or serious researchers alike of the company itself or the alternative lending industry at large. The following websites and webpages will contain a valuable wealth of information for small businesses in general, not just in regards to business loans, but for all facets of [information of a particularly keen usefulness to small business owners](#). First up, naturally, is the [Capital Alliance website homepage](#). This is the company's online portal at which you can find plenty of useful information about the [Capital Alliance Group mission and philosophy regarding small businesses](#) and giving back ([Capital Alliance Responsibility Effort or C.A.R.E.](#)). There you will also find their blog which is absolutely chock full of [resources for business owners](#). In the blog you will also find company news, economic analysis, as well as comprehensive coverage of their charity endeavors under the C.A.R.E. initiative. Speaking of the [Capital Alliance Group C.A.R.E. program, a local Santa Ana website](#) appeared last year that detailed some of Capital Alliance's charity efforts in the community. In keeping with their charity efforts and the nature in which it dovetails with its business of helping small businesses, [Capital Alliance Group is active with bipartisan political contributions](#) for lobbying worthy causes.

A couple of other new websites appeared recently to aid the Capital Alliance Group cause. One of them details information specific to refuting the [ridiculous and unfounded claims that Capital Alliance is a scam](#) as well as some insight into the alternative lending industry in general. The second website in question is an ever-growing collection of [Capital Alliance Group reviews](#) curated from various online sources such as the [Capital Alliance Group TrustLink page](#), and others. These websites are very good online sources of information for the small business owners that are seeking to perform due diligence and can find at these websites a genuine account into the actual company, without being influenced by [malicious, fraudulent Capital Alliance Group reviews](#). Business owners need more websites like these; websites that look out for good companies doing good business for the good of the entire community. Good companies that can so easily, so effortlessly, be victimized by being falsely implicated with a blighted reputation by unscrupulous individuals unjustifiably empowered with the power to easily disseminate such unchecked defamations over the broadband informational flow of the internet with nary any kind of discouragement of culpability. The small business owners of this great nation should be able to easily find, without burden or obstacles, untainted and uncompromised information about companies that can help them grow and sustain their businesses. If a small business fails because it's access to working capital was depleted, and that access to funding was choked off because of their inability to make an informed business decision in regards to a small business lender such as Capital Alliance due to inaccurate information, not only is that small business itself deprived, but the entire populace of the United States ends up suffering in the long run as this scenario plays out over and over. If it wasn't so detrimental to small businesses, it would be almost laughable to label Capital Alliance as a scam. Not only are they not a scam, but in fact [Capital Alliance Group helps small business owners avoid scams](#) by issuing warnings on watchdog websites. If there is a prevailing theme that is starting to take

shape, it's that [Capital Alliance Group](#) is always watching out for small business owners— from getting them access to much-needed working capital business loans, to online resources to help them improve their business, to helping them avoid getting taken in by actual scams, and much, much more.

Capital Alliance Group continually stresses that they are a real company of real people, and that they love what they do—helping small businesses find financing solutions to their working capital concerns. The Capital Alliance culture is all about being open, honest, transparent and accessible. They promote that ethos as a company whilst dealing with other companies in the course of conducting business, and then also individually, as it is instilled in every single representative employee of Capital Alliance. They strive to show through various social media platforms their exact nature as a collection of people that don't just work together, but love what they do, and love doing it while working together as a team. Capital Alliance is a social company; therefore they are active in social media as a way not only to express their unique corporate philosophy and culture, but also to give all their clients plenty of outlets with which to conveniently interact and engage them. Participating on social media also gives Capital Alliance that many more opportunities to help small business even more significantly. [Visit the Capital Alliance Group](#) Facebook page and “like” them. They usually use their Facebook page to put up inspirational business quote memes, to share articles of great interest to anyone that owns a business, typically very helpful in nature, possibly about things some business owners may have never even thought of or knew about before. They also post new blog posts from their website onto their Facebook page, so if you're on there regularly, get them into your newsfeed so you can easily get alerted to new content on their website blog. [Link up with Capital Alliance Group](#) on their LinkedIn page, though to be honest, their LinkedIn page usually closely mirrors their Facebook content. Though, once in a while, you may find a pretty valuable piece of business content posted to LinkedIn that for whatever reason didn't make it on their Facebook Page. You can always make the actual [Capital Alliance Group](#) LinkedIn user page a connection and then you will be updated when they post content exclusively to LinkedIn posts. In fact, that's where we found all these various [Capital Alliance web resources](#) that are the basis for this piece that you are currently reading.

Capital Alliance Group employs a full-time project manager whose sole responsibility is basically keeping the company full of happy, engaged, and fulfilled employees. These duties include things like planning team-building activities, company-wide events, and coordinating charity efforts. Within the scope of these projects this person takes *a lot* of pictures. While these pictures have traditionally ended up making brief limited appearances— sprinkled here and there on the basic Capital Alliance social media trinity of the aforementioned Facebook, Twitter, and LinkedIn pages— the company felt it a shame to let so many great pictures pile up unseen in the company archives. So Capital Alliance decided to dip their feet into a few new (well, new to them, maybe not new to you) social media outlets that above all else emphasize photo sharing and are heavily pic-driven. These pages will allow Capital Alliance to visually share with the public all the fun and unique things they do that make them such a special company full of distinctive individuals. This allows anyone on the net a unique peek into the genuine incomparable Capital Alliance Group culture. This exclusive candid glimpse into this company can be found on the [Capital Alliance Group](#) Pinterest page, the [Capital Alliance Group](#) Tumblr blog and the [Capital Alliance Group](#) Flickr page.

Capital Alliance recently discovered BizSugar, which is basically a [Reddit](#)-style social bookmarking site exclusively for sharing content consisting of news and tips aimed at small business owners. Capital Alliance will regularly be sharing and participating on this platform. Check out their [BizSugar account](#) and go make them a friend. Other than that, [Capital Alliance has a Google+ page](#) (most likely created by Google) but as of this writing there's no content up other than a few reviews. Oh yes, and a YouTube page exists, but really only seems to exist at this time to host this video explaining [how Capital Alliance works](#), most likely so that it can be embedded into this [Capital Alliance Group landing page](#).

Capital Alliance Group is always on the lookout for the most talented cream-of-the-crop professionals, because honestly, not everyone is a good fit for this company. Working at Capital Alliance is a great privilege, and they justifiably seek candidates that are not just good at what they do, but also good, solid people that will enhance the atmosphere, not distract or detract from it. A candidate needs to be more than just well qualified; they also have to *deserve* to work at Capital Alliance. It takes a lot to be *Capital Alliance Group material*. If a person thinks there up for the challenge, they can usually find [Capital Alliance Group job postings](#) at this particular page on the Indeed website. Simply Hired also has some [listings for Capital Alliance Group jobs](#) as well.

[Capital Alliance Group has two different beautiful offices](#) in sunny Orange County, California; the [Capital Alliance Santa Ana](#) office and a [Capital Alliance Irvine](#) office. Here are two more resources for finding the [Capital Alliance Group address and phone number](#). Within the next year or so of writing this, this [contact information could be obsolete as Capital Alliance Group](#) is growing so quickly that they will more than likely have to move to new larger offices very soon.

We hope that you find the above Capital Alliance Group resources and information useful in your small business endeavors. No owner of a small business should be unable to access capital that larger businesses seem to be able to secure from a bank at will. In a way, the fact that banks have taken to ignoring small businesses is almost a blessing in disguise due to the fact that lenders such as Capital Alliance have made getting approved for business financing just vastly more quickly, efficiently, and simpler than the banks *ever* could.